of STs only; and

(f) if so, the number of vacancies filled up as a result of the said test?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Yes, Sir.

(b) Does not arise.

(c) to (f) Central Bank of India has reported that a total of 136 vacancies were filled by it in two lots as under:

With effect from	SC	ST	General
1-11-90	5	9	54
29-12-90	4	50	14
TOTAL	9	59	68

As there was oldest backlog in the ST category for promotions from clerical to JMGS-I cadre, it had conducted a special All India Service Test for ST category on 18-11-90 and promoted 50 ST candidates with effect from 29-12-90. Since these vacancies, reserved for the Scheduled Tribe cadidates, have been filled through Special Promotion exercise owing to such candidates not becoming available through normal promotion process, it is not possible to ante-date their promotion dates.

Mobilisation of Savings by NHB

4053. SHRI AMAL DATTA: Will the Minister of FINANCE be pleased to state:

(a) the names of the scheme launched by the National Housing Bank for mobilising savings from the general public: and

(b) the details of their operation and achievements, so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) The National Housing Bank (NHB) launched a loan-linked savings scheme for the general public known as the Home Loan Account Scheme (HLAS) on July 1, 1989 which is being implemented through the scheduled commercial banks and select housing finance companies. Under the HLAS any individual not owning a house/flat/apartment anywhere in India can open an account in the scheduled commercial banks or select housing finance companies. The minimum contribution is Rs. 30 per month and there is no ceiling on the amount to be saved under the scheme. The rate of return on deposits under HLAS is 10% compounded annually. The minimum period of savings is 5 years to be eligible for a housing loan under the scheme.

As per the report received from NHB more than 5 lakh accounts were opened under HLA Scheme with total deposits of about Rs. 92 crores by the end of June, 1991.

Export of Beedies

4054. SHRI ZAINAL ABEDIN: Will the Minister of COMMERCE be pleased to state:

(a) the quantum of beedies exported during the last three years, yearwise and country-wise; and

(b) the foreign exchange earned from such exports?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SALMAN KHURSHEED): (a) and (b) Exports of beedies during the last three years in quantity and value is given below:

Year	Quantity (Tonnes)	Value (Rs. crores)
1988-89	462	2.10
1989-90	1478	2.90
1990-91	351	3.21

The country-wise break-up of the above exports were as follows:—

(Qty. in Tonnes)

Country	1988-89	1989-90	1990-91
Afghanistan	15	46	24
Australia	—	1	—
Bahrain	12	11	24
Canada	—	—	1
Japan	1	—	—
Kuwait	2	8	47
Malaysia	7	13	7
Netherlands	—	1	—
Oman	36	21	15
Qatar	76	126	6
Singapore	7	6	9
S. Arabia	89	13	45
U. A. E.	158	1223	170
U. S. A.	1	3	3
West Germany	58	—	—
S. Korea	—	6	—
TOTAL	462	1478	351

Working of Corporation Bank

4055. SHRI KALKA DASS: Will the Minister of FINANCE be pleased to state:

(a) whether attention of the Government has been drawn to the news-items captioned "An undisclosed liability" and "Corporation Bank's credit portfolio unhealthy" appearing in the Business Standard dated April 29, 1990 and May 13, 1990 respectively;

(b) if so, the facts in this regard;

(c) whether any investigation was made by the Government into the whole matter; and

(d) if so, the findings thereof and the action taken to rectify the deficiencies in the working of the bank?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Yes, Sir.

(b) These news-items related to the undisclosed liability of the bank on account of bad debts, unhealthy credit portfolio and irregularities relating to sanction of loans and sticky advances.

(c) These issues were looked into by Reserve Bank of India.

(d) Investigation of RBI revealed that most of the allegations related to advances granted long back which had already been commented upon by it in its Inspection Reports. The investigation also revealed certain deviations from the laid down pre and post-sanction procedures relating to some of the advances. The method and procedure followed by the bank in relation to write-off of bad debts was also looked into by RBI and the bank was advised to look into staff accountability as soon as the accounts start showing sticky tendencies and that this process should not wait till the write-off of bad debts. Corporation Bank has informed RBI that it